

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-31382-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Franchot Persaud  
86 Howard St  
Irvington, NJ 07111

Social Security No.:  
xxx-xx-4522

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 13, 2019.

On 8/24/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: September 24, 2020  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: August 24, 2020  
JAN: rh

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Franchot Persaud  
DebtorCase No. 18-31382-JKS  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 185Page 1 of 2  
Total Noticed: 24

Date Rcvd: Aug 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2020.

db  
517838904 +Franchot Persaud, 86 Howard St, Irvington, NJ 07111-3417  
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)  
517926444 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
517838906 +CbnA, Po Box 6497, Sioux Falls, SD 57117-6497  
517838907 +Cenlar, PO Box 77404, Trenton, NJ 08628-6404  
517838911 +Kristina Murtha Esq, Kivitz McKeever Lee PC, 701 Market St-Ste 5000,  
Philadelphia, PA 19106-1541  
517838914 +NJ Housing & Mortgage Finance Agency, Attn: James Robinson-Legal Dept, 637 S Clinton Ave,  
Trenton, NJ 08611-1811  
517838912 National Enterprise Systems, 29125 Solon Rd, Solon, OH 44139-3442  
517838913 +New Jersey Anesthesia, PO Box 0037, Florham Park, NJ 07932-0037  
517952599 +New Jersey Housing and Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Blvd,  
Ewing, NJ 08618-1430  
517839976 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517838916 +Progressive Credit Union, Attn: Platzter, Swergold et al, 475 Park Avenue South,  
18th Floor, New York, NY 10016-6901  
517838917 +Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603  
517838919 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury, Division of Taxation,  
PO Box 245, Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 24 2020 23:34:12 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregron03.ne.ecf@usdoj.gov Aug 24 2020 23:34:08 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 24 2020 23:40:32 Orion,  
c/o PRA Receivables Management LLC, POB 41021, Norfolk, VA 23541-1021  
517838905 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 24 2020 23:40:25  
Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  
517903969 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 24 2020 23:40:52  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
517838910 E-mail/Text: sbse.cio.bnc.mail@irs.gov Aug 24 2020 23:33:44 Internal Revenue Service,  
PO Box 21126, Philadelphia, PA 19114  
517838908 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 24 2020 23:40:49 Chase Card,  
PO Box 15298, Wilmington, DE 19850  
517838915 +E-mail/Text: legal@pims-inc.com Aug 24 2020 23:34:25 Princeton Pathology Services,  
PMB 300, Town Center Plaza, 319 Route 130 N Suite 4, Hightstown, NJ 08520-2735  
517838918 +E-mail/Text: bankruptcy@savit.com Aug 24 2020 23:34:42 Sa-Vit Enterprises, 46 W Ferris St,  
East Brunswick, NJ 08816-2159  
517838921 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 24 2020 23:33:19  
Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517838909 ##+Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142  
517838920 ##+Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 24

Date Rcvd: Aug 24, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2020 at the address(es) listed below:

Clifford A. Katz on behalf of Creditor Progressive Credit Union ckatz@platzerlaw.com  
David Jerome Witherspoon on behalf of Debtor Franchot Persaud daveslaw321@gmail.com,  
prissycatina@yahoo.com  
Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor New Jersey Housing And Mortgage Finance Agency  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Marie-Ann Greenberg on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7